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INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: November 28, 2007 (use as many sheets as necessary)				Application Number	10/622,832	
				Filing Date	7/21/2003	
				First Named Inventor	Danne L. Buchanan	
				Art Unit	3692	
				Examiner Name	Nga B. Nguyen	
Attorney Docket Number	057898-0107					
Sheet	1	of	1			

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS					
Examiner Initials*	Cite No. ¹	U.S. Patent Application Document Serial Number-Kind Code ² (if known)	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
nm	D1	JP 1018786 A	07-1998			
nm	D2	JP 11272763 A	10-1999			

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
nm	D3	Unknown, TBD-ACC-No: NN9104328 published on 4/01/1991, Integrated automatic coin banking system, IBM Technical Disclosure Bulletin, Vol. 33, Issue 11, pp. 329.	
nm	D4	Unknown, Transaction completion code based on digital signature, TDB-ACC-NO. NN85081109, 8/01/1985, Vol. 28, Issue 3, pp. 1109-1122.	
nm	D5	JOSEPHSON, "Electronic cheque processing method for bank - involves transmitting return notification relating to list of potentially returnable cheques from payer bank to presenting bank." SERWENT-ACC-NO: 1998-427151, published on 7/21/1998.	

Examiner Signature	Nga Nguyen	Date Considered	1/15/08
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